

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GERALD J SANCHEZ
JENNIFER MORGAN
Debtor(s)

Case No. 16-01883

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/21/2016.
- 2) The plan was confirmed on 05/04/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/11/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/17/2018.
- 6) Number of months from filing to last payment: 33.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$41,524.00
Less amount refunded to debtor	\$978.98

NET RECEIPTS: \$40,545.02

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,817.38
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,817.38

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT SECURITY SYSTEMS	Unsecured	164.00	NA	NA	0.00	0.00
ALEXIAN BROTHER BEHAVIORAL H	Unsecured	142.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	1,534.00	1,484.59	1,484.59	0.00	0.00
AMERICAN EXPRESS	Unsecured	NA	6,608.59	6,608.59	0.00	0.00
AT&T	Unsecured	50.40	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	7,020.00	NA	NA	0.00	0.00
BANK OF THE WEST	Secured	39,479.00	39,175.54	39,175.54	22,534.87	3,472.59
Cadence Health	Unsecured	200.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	4,444.00	4,637.61	4,637.61	0.00	0.00
CHASE CC	Unsecured	915.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	2,188.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	13,486.00	16,973.23	6,865.31	6,865.31	1,305.06
FIFTH THIRD BANK	Unsecured	3,404.00	0.00	0.00	0.00	0.00
MIDLAND FUNDING	Unsecured	4,856.00	4,840.74	4,840.74	0.00	0.00
NATIONSTAR MORTGAGE	Secured	141,331.00	137,114.23	139,473.06	0.00	0.00
NATIONSTAR MORTGAGE	Secured	NA	2,358.83	2,358.83	549.81	0.00
PONDS SARASOTA TRAILS TOWNHO	Secured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	11,008.00	11,149.41	11,149.41	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	6,061.00	5,961.61	5,961.61	0.00	0.00
QUICKCLICK LOANS OF ILLINOIS LL	Unsecured	NA	751.45	751.45	0.00	0.00
SILVERLEAF RESORTS INC	Secured	10,000.00	NA	NA	0.00	0.00
SILVERLEAF RESORTS INC	Unsecured	10,000.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	300.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	29,991.00	30,578.34	30,578.34	0.00	0.00
US DEPT OF EDUCATION	Unsecured	32,500.00	40,830.35	40,830.35	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$139,473.06	\$0.00	\$0.00
Mortgage Arrearage	\$2,358.83	\$549.81	\$0.00
Debt Secured by Vehicle	\$46,040.85	\$29,400.18	\$4,777.65
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$187,872.74	\$29,949.99	\$4,777.65
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$106,842.69	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,817.38</u>	
Disbursements to Creditors	<u>\$34,727.64</u>	
TOTAL DISBURSEMENTS :		<u>\$40,545.02</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.